

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

EDWARD W. ROSENSTEEL  
ELIZABETH M. ROSENSTEEL  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:16-21005

Chapter 13

Document No.:

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**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 26, 2021

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecl@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/18/2016 and confirmed on 5/2/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		84,814.00
Less Refunds to Debtor	843.37	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>83,970.63</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	4,130.21	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>7,530.21</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	GOLDMAN SACHS MORTGAGE CO	0.00	50,034.00	0.00	50,034.00
	Acct: 6				
	SPRINGCASTLE CREDIT FUNDING TRUS*	0.00	10,980.00	0.00	10,980.00
	Acct: 9469				
	GOLDMAN SACHS MORTGAGE CO	2,751.44	2,751.44	0.00	2,751.44
	Acct: 2465				
	SPRINGCASTLE CREDIT FUNDING TRUS*	540.00	540.00	0.00	540.00
	Acct: 9469				
	WASHINGTON COUNTY TAX CLM BUREA	0.00	0.00	0.00	0.00
	Acct: 2100				
	RINGGOLD ASD (MONONGAHELA) (RE)**	0.00	0.00	0.00	0.00
	Acct: 2100				
	RINGGOLD ASD (MONONGAHELA) (RE)**	0.00	0.00	0.00	0.00
	Acct: 2100				
	WASHINGTON COUNTY TAX CLM BUREA	0.00	0.00	0.00	0.00
	Acct: 2100				
	PERITUS PORTFOLIO SERVICES II LLC	5,791.25	5,791.25	701.24	6,492.49
	Acct: 5717				
					70,797.93

Priority					
	CHRISTOPHER M FRYE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	EDWARD W. ROSENSTEEL	0.00	0.00	0.00	0.00
	Acct:				
	EDWARD W. ROSENSTEEL	843.37	843.37	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,400.00	3,400.00	0.00	0.00
	Acct:				
	GOLDMAN SACHS MORTGAGE CO	1,762.71	1,762.71	0.00	1,762.71
	Acct: 2465				
					1,762.71

Unsecured					
	PEOPLES NATURAL GAS CO LLC*	450.38	372.77	0.00	372.77

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2192				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct:				
	EOS CCA	0.00	0.00	0.00	0.00
	Acct:				
	CORNING CREDIT UNION	944.30	781.57	0.00	781.57
	Acct: 0141				
	WEBBANK-FINGERHUT	0.00	0.00	0.00	0.00
	Acct:				
	FNB CONSUMER DISCOUNT CO	1,317.80	1,090.71	0.00	1,090.71
	Acct: 0969				
	MARINER FINANCE LLC	1,225.91	1,014.65	0.00	1,014.65
	Acct: 1173				
	MED EXPRESS	0.00	0.00	0.00	0.00
	Acct:				
	PA AMERICAN WATER(*) AKA AMERICAN	379.14	313.81	0.00	313.81
	Acct: 1391				
	PRA AG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 4575				
	QUEST DIAGNOSTIC	0.00	0.00	0.00	0.00
	Acct:				
	UPMC HEALTH SERVICES	0.00	0.00	0.00	0.00
	Acct: 6010				
	WEST PENN POWER*	370.04	306.27	0.00	306.27
	Acct: 7232				
	HOUSEHOLD FINANCE CDC**++	0.00	0.00	0.00	0.00
	Acct:				
	PORTNOFF LAW ASSOCIATES LTD**	0.00	0.00	0.00	0.00
	Acct:				
	WASHINGTON COUNTY TAX CLM BUREA	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	CORNING CREDIT UNION	0.00	0.00	0.00	0.00
	Acct:				
					3,879.78

TOTAL PAID TO CREDITORS 76,440.42

## TOTAL CLAIMED

PRIORITY	1,762.71
SECURED	9,082.69
UNSECURED	4,687.57

Date: 04/26/2021

/s/ Ronda J. Winnecour
RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmevf@chapter13trusteevdpa.com

**IN THE UNITED STATES BANKRUPTCY COURT  
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IN RE:

EDWARD W. ROSENSTEEL  
ELIZABETH M. ROSENSTEEL  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:16-21005

Chapter 13

Document No.:

**ORDER OF COURT**

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Edward W. Rosensteel  
Elizabeth M. Rosensteel  
Debtors

Case No. 16-21005-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: Apr 27, 2021

User: drc  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Edward W. Rosensteel, Elizabeth M. Rosensteel, 913 Lawrence Street, Monongahela, PA 15063-1927
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
cr	+ SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14260258	+ Beneficial Consumer Discount Company (See 410), c/o HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
14198528	+ CCA, PO Box 806, Norwell, MA 02061-0806
14198529	+ City of Monongahela, 449 West Main Street, Monongahela, PA 15063-2559
14198531	+ Corning Federal Credit Union, PO Box 1450, Corning, NY 14830-1050
14198530	+ Corning Federal Credit Union, 100 8th Street, Charleroi, PA 15022-1619
14198534	+ FNB Consumer Discount Company, 4313 Walnut St Unit 144, McKeesport, PA 15132-6129
14198532	+ Fingerhut-Webbank, 215 South State Street, Suite 1000, Salt Lake City, UT 84111-2336
14198533	+ First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
15293217	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
14198535	+ HFC, PO Box 5233, Carol Stream, IL 60197-5233
14325699	+ LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
14198537	+ Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
14198538	+ Med Express, 3433 William Penn Highway, Pittsburgh, PA 15235-5412
14198540	+ Peoples Gas, PO Box 535323, Pittsburgh, PA 15253-5323
14262797	+ Peoples Natural Gas Company, LLC, 205 North Main Street, Butler, PA 16001, Attention: Barbara Rodgers 16001-4904
14198542	+ Quest Diagnostics, P. O. Box 64378, Baltimore, MD 21264-4378
14214708	+ Ringgold School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14198543	+ Ringgold School District, 449 West Main Street, Monongahela, PA 15063-2563
14198544	+ Ringgold School District, C/o Portnoff Law Associates LTD, Attn: Megan Iannacone, Esquire, 1000 Sandy Hill Road, Suite 150, Norristown, PA 19401
14198546	+ UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14198547	+ Washington County Tax Claim Bureau, 100 West Beau Street Ste. 205, Washington, PA 15301-4483

TOTAL: 24

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: cbp@onemainfinancial.com	Apr 28 2021 01:52:26	ONEMAIN FINANCIAL OF PENNSYLVANIA, INC., PO Box 3251, Evansville, IN 47731-3251
14198527	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 28 2021 01:43:00	Catherines-Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
14198539	+ Email/Text: csc.bankruptcy@amwater.com	Apr 28 2021 01:46:00	PA American Water, P.O. Box 578, Alton, IL 62002-0578
14381554	Email/Text: peritus@ebn.phinsolutions.com	Apr 28 2021 01:46:00	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
14198541	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 28 2021 01:56:11	Portfolio Recovery Associates, 120 Corporate Blvd., Suite 1, Norfolk, VA 23502

District/off: 0315-2

User: dric

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Date Rcvd: Apr 27, 2021

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14198545	Email/PDF: cbp@onemainfinancial.com	Apr 28 2021 01:52:26	Springleaf Financial, PO Box 3251, Evansville, IN 47731-3251
14198548	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 28 2021 01:45:00	West Penn Power, 5001 NASA Blvd., Fairmont, WV 26554-8248

TOTAL: 7

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Goldman Sachs Mortgage Company
cr	*+	LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
cr	*	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419
cr	*+	Ringgold School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14198536	##	HFC, P.O. Box 1231, Brandon, FL 33509-1231

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Goldman Sachs Mortgage Company bnicholas@kmllawgroup.com
Chrisovalanate P. Fliakos	on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com
Christopher M. Frye	on behalf of Joint Debtor Elizabeth M. Rosensteel chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Edward W. Rosensteel chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
James R. Wood	on behalf of Creditor Ringgold School District jwood@portnoffonline.com jwood@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor Goldman Sachs Mortgage Company mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winneour	cmevf@chapter13trusteewdpa.com

District/off: 0315-2

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S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com

TOTAL: 10